

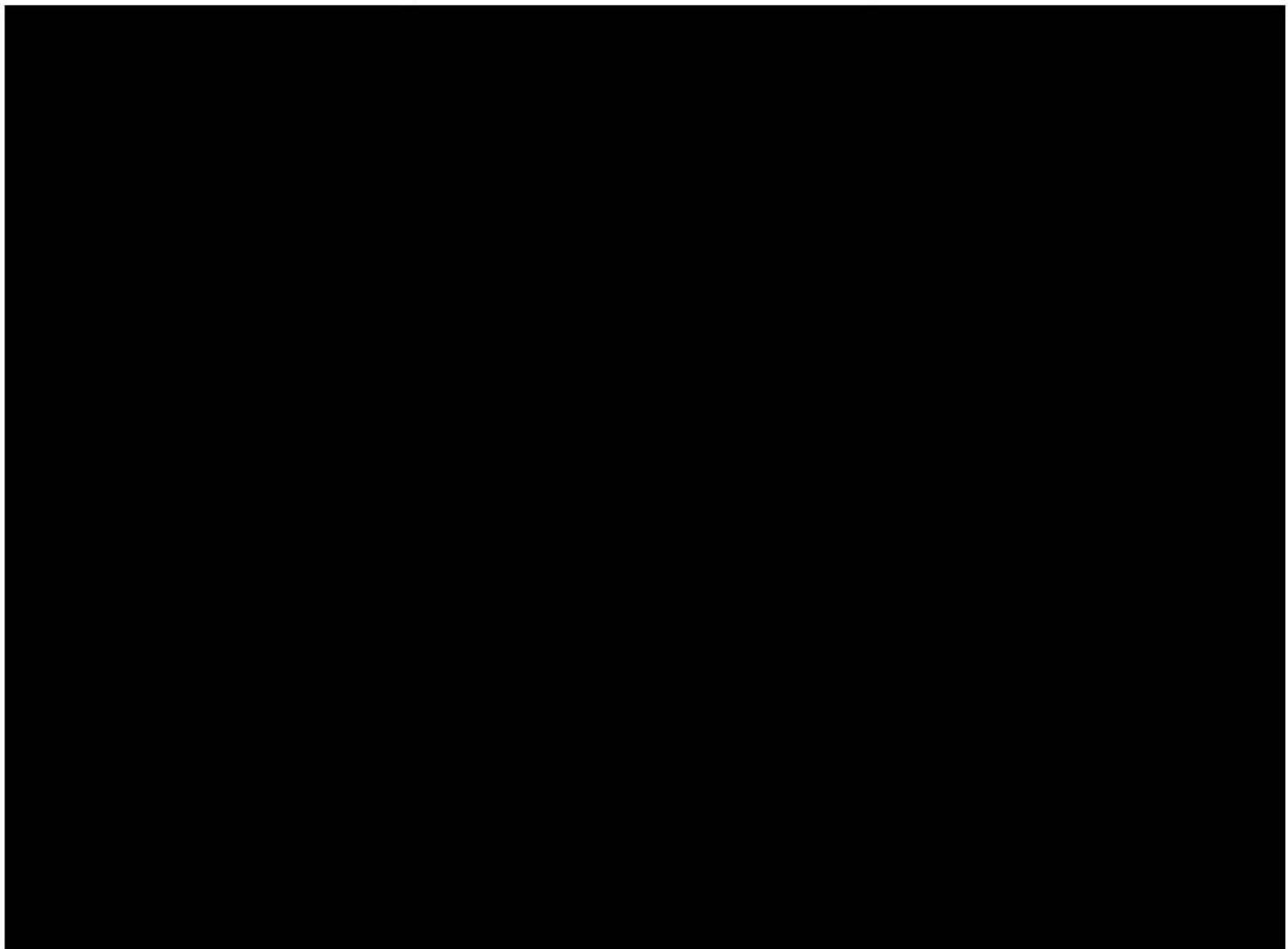
EXHIBIT C-45

November 23, 2015

VIA FEDEX AND EMAIL

Mr. Robert Karz
Intermountain Mortgage Company, Inc.
2029 Sidewinder Drive
Park City, UT 84060

Re: *Lehman Brothers Holdings Inc.'s Indemnification Alternative Dispute Resolution Notice to Intermountain Mortgage Company, Inc.*



Enclosures

¹ Terms not defined herein shall have the meaning ascribed to them in the ADR Order.

² A copy of the LBHI's Indemnification Alternative Dispute Resolution Notice, dated January 23, 2015 (the "ADR Notice"), is enclosed herewith.